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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/580,542	05/30/2000	Shigeyuki Kawai	SON-1844	1556

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WASHINGTON, DC 20036

EXAMINER

FRANKLIN, JAMARA ALZAIDA

ART UNIT PAPER NUMBER

2876

DATE MAILED: 07/14/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

**Office Action Summary**

Applicati n N .

09/580,542

Applicant(s)

KAWAI ET AL.

Examiner

Jamara A. Franklin

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 30 April 2003.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-19 and 25-30 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☒ Claim(s) 26 and 27 is/are allowed.
- 6) ☒ Claim(s) 1-19, 25 and 28-30 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☒ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on \_\_\_\_\_ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

**Priority under 35 U.S.C. §§ 119 and 120**

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

**Attachment(s)**

- 1) ☐ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) \_\_\_\_\_.
- 4) ☐ Interview Summary (PTO-413) Paper No(s). \_\_\_\_\_.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: \_\_\_\_\_.

### **DETAILED ACTION**

Acknowledgment is made of the receipt of the amendment filed on 4/30/03. Claims 1-19 and 25-30 are currently pending.

#### ***Claim Objections***

1. Claims 26 and 27 are objected to because of the following informalities:

in claim 26, line 14, delete the first occurrence of "a"; and

in claim 27, line 14, delete the first occurrence of "a".

Appropriate correction is required.

#### ***Claim Rejections - 35 USC § 103***

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1, 2, 4, 5, 7-14, 16-19, and 28-30 are rejected under 35 U.S.C. 103(a) as being unpatentable over Hudson et al. (US 4,650,978) (hereinafter referred to as 'Hudson') in view of Chaum (US 4,529,870).

Hudson teaches an "off-line" cash card system and method wherein a cash card can have a negative balance up to a ceiling limit when used with a card terminal unit. The card is acquired through a bank by depositing any amount of money in a special interest bearing account (col. 6,

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line 67- col. 7, line 4). The customer can pay off the negative balance by a deposit which brings the card total into the “plus” side of the card. The customer can keep the negative balance as long as he wishes (col. 22, line 49-col. 23, line 6; col. 15, lines 18-28). A PIN keyboard 74 is provided for entry of the personal identification number.

Hudson lacks the teaching of an alternative account reading means, querying means, and crediting means.

Chaum teaches a system wherein a card owner is informed of attempts to overdraw an account. The owner may then designate an alternative account for debiting (col. 17, lines 65-68).

One of ordinary skill in the art would have readily recognized that modifying Hudson with the aforementioned teachings of Chaum would have been beneficial for allowing the card owner a plurality of options by which a transaction may occur. Therefore, it would have been obvious, at the time the invention was made, to modify the teachings of Hudson with those of Chaum.

4. Claims 3 and 15 are rejected under 35 U.S.C. 103(a) as being unpatentable over Hudson/Chaum in view of Mori (US 4,877,947).

The teachings of Hudson/Chaum have been discussed above.

Hudson/Chaum lacks the teaching of a contactless information card.

Mori teaches a transaction processing system wherein communication between a card and a card reader/writer may take place via electrical contacts on the surface of the card or by noncontacting means (col. 3, lines 29-34).

One of ordinary skill in the art would have readily recognized that to substitute a

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contacting information card with a contactless information card would have been beneficial since, with a contactless card, a user has faster access to the data stored on the card because the card need only be presented to the reading device as opposed to physically inserted and ejected from a terminal slot. Therefore, it would have been obvious, at the time the invention was made, to modify the teachings of Hudson/Chaum with the aforementioned contactless information card as taught by Mori.

5. Claims 6 and 25 are rejected under 35 U.S.C. 103(a) as being unpatentable over Hudson/Chaum in view of Yoshida (US 4,736,094).

The teachings of Hudson/Chaum have been discussed above.

Hudson lacks the teaching of the reading means reading a credit flag embedded in the card.

Yoshida teaches an account flag stored in a ROM 2 of a card (col. 9, line 57-col. 10, line 9).

One of ordinary skill in the art would have readily recognized that storing a credit flag in the card would have been beneficial to protect the terminal from giving any financial assistance to individuals without good credit standing. Therefore, it would have been obvious, at the time the invention was made, to modify the teachings of Hudson/Chaum with the aforementioned teachings of Yoshida.

***Allowable Subject Matter***

6. Claims 26 and 27 are allowed.

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7. The following is a statement of reasons for the indication of allowable subject matter: the prior art of record fails to teach, or fairly suggest either alone or in combination thereof, a method of executing cashless transactions comprising sorting each of a plurality of balances due, at an electronic money management system, according to a time zone in which each balance due was transacted; deducting fees from each balance due based on respective time zones in which each balance due was transacted to generate respective payment amounts; and dispatching, from the electronic money management system, payment amounts to the electronic money terminal; and a method comprising periodically verifying authorization of a credit line for a user bearing a portable electronic device by the electronic money management system; dispatching an authorization or denial code to the electronic money terminal based on the periodically verifying step; storing the authorization code or denial code at the electronic money terminal; and authorizing or denying execution of the balance due based on the authorization code or denial code stored at the electronic money terminal.

### ***Response to Arguments***

8. Applicant's arguments with respect to independent claims 1, 11, and 13 and the claims dependent upon claims 1, 11, and 13 have been considered but are moot in view of the new ground(s) of rejection. The newly added limitations prompted the examiner to issue a new ground of rejection for the aforementioned claims.

Regarding the argument in response to the rejection of claim 9, the examiner has not indicated that any feature in claim 9 is allowable subject matter.

***Conclusion***

9. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jamara A. Franklin whose telephone number is 703-305-0128. The examiner can normally be reached on Monday through Friday 8:00am to 4:30pm.

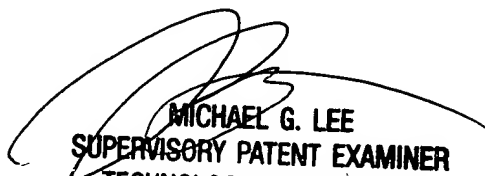
If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G Lee can be reached on (703) 305-3503. The fax phone numbers for the organization where this application or proceeding is assigned are (703) 308-7722 for regular communications and (703)308-7722 for After Final communications.

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Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-0956.

Jamara A. Franklin  
Examiner  
Art Unit 2876

JAF  
July 9, 2003



**MICHAEL G. LEE**  
**SUPERVISORY PATENT EXAMINER**  
**TECHNOLOGY CENTER 2800**